

**Information to identify the case:**

Debtor 1	<b>Charity Laray Puszakowski</b>	Social Security number or ITIN <b>xxx-xx-6065</b>
	First Name    Middle Name    Last Name	EIN <b>-----</b>
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN <b>-----</b>
		EIN <b>-----</b>
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number: <b>17-23429-CMB</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Charity Laray Puszakowski

8/1/18

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Charity Laray Puszakowski  
 Debtor

Case No. 17-23429-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dkam  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Aug 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2018.

db +Charity Laray Puszakowski, 42 Richland Avenue, Pittsburgh, PA 15229-1937  
 aty +Jeffrey Sikirica, 121 Northbrook Drive, Pine Township, Gibsonia, PA 15044-8983  
 14682530 +Citibank/Home Depot, PO Box 790328, Saint Louis, MO 63179-0328  
 14682537 +Midland Funding LLC, 2 Industrial Way West, Eatontown, NJ 07724-2265  
 14732235 TD Bank, USA, by American InfoSource LP as agent, PO Box 248866, Oklahoma City, OK 73124-8866  
 14775769 +Thomas A. Will & Associates, 420 Fort Duquesne Blvd., Suite 700, Pittsburgh, PA 15222-1458  
 14682544 +Weltman, Weinberg & Reis Co., L.P.A., 436 Seventh Avenue, Suite, Pittsburgh, PA 15219-1842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 02 2018 02:31:37 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
 14682529 +EDI: CAPITALONE.COM Aug 02 2018 06:08:00 Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281  
 14737840 +EDI: CAPITALONE.COM Aug 02 2018 06:08:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 14743319 +EDI: BL-BECKET.COM Aug 02 2018 06:08:00 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14682531 +EDI: WFNNB.COM Aug 02 2018 06:08:00 Comenity Bank/Buckle, PO Box 182789, Columbus, OH 43218-2789  
 14682532 +EDI: WFNNB.COM Aug 02 2018 06:08:00 Comenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789  
 14682533 +EDI: DISCOVER.COM Aug 02 2018 06:08:00 Discover, PO Box 15316, Wilmington, DE 19850  
 14732935 +EDI: DISCOVER.COM Aug 02 2018 06:08:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany OH 43054-3025  
 14682534 +EDI: WFFC.COM Aug 02 2018 06:08:00 EFS Finance Co., 604 Locust Steet, Des Moines, IA 50309-3705  
 14682535 +E-mail/Text: bankruptcynotice@lfbusa.com Aug 02 2018 02:31:14 FST Financial Bank USA, 363 W. Anchor Drive, North Sioux City, SD 57049-5154  
 14682536 +EDI: CBSKOHLS.COM Aug 02 2018 06:08:00 Kohls, PO Box 3115, Milwaukee, WI 53201-3115  
 14753957 +EDI: MID8.COM Aug 02 2018 06:08:00 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  
 14741492 +EDI: PRA.COM Aug 02 2018 06:08:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14682554 +EDI: PRA.COM Aug 02 2018 06:08:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14682538 +E-mail/Text: bankruptcynotice@lfbusa.com Aug 02 2018 02:32:13 Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-1906  
 14682539 +EDI: RMSC.COM Aug 02 2018 06:08:00 SYNCB/American Eagle, PO Box 965005, Orlando, FL 32896-5005  
 14682540 +EDI: WTRRNBBANK.COM Aug 02 2018 06:08:00 TD Bank USA/Target, PO Box 673, Minneapolis, MN 55440-0673  
 14759098 +EDI: USBANKARS.COM Aug 02 2018 06:08:00 U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108  
 14682541 +EDI: USBANKARS.COM Aug 02 2018 06:08:00 US Bank, PO Box 108, Saint Louis, MO 63166  
 14682542 +EDI: WFFC.COM Aug 02 2018 06:08:00 Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517  
 14736150 +EDI: WFFC.COM Aug 02 2018 06:08:00 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438  
 14682543 +EDI: WFFC.COM Aug 02 2018 06:08:00 Wells Fargo Delear Service, PO Box 1697, Winterville, NC 28590-1697

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
 cr Quicken Loans Inc.  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: dkam  
Form ID: 318

Page 2 of 2  
Total Noticed: 29

Date Rcvd: Aug 01, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 03, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 1, 2018 at the address(es) listed below:

Dennis Paul Zawacki on behalf of Debtor Charity Laray Puszakowski d\_zawacki@msn.com, dzawackilaw@gmail.com  
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com  
Jeffrey J. Sikirica on behalf of Trustee Jeffrey J. Sikirica trusteesikirica@consolidated.net, PA59@ecfcbis.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@berNSTEINlaw.com, DMcKay@berNSTEINlaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

TOTAL: 6